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DEATH RATES IN A GROUP OF INSURED PERSONS.

DEATH RATES FOR PRINCIPAL CAUSES, AUGUST AND SEPTEMBER, 1922, AND COMPARISON OF THE DEATH RATES FOR WHITE AND COLORED POLICYHOLDERS FOR THE FIRST NINE MONTHS OF 1920, 1921, AND 1922.

The accompanying tables are taken from the Statistical Bulletin of the Metropolitan Life Insurance Co. for October, 1922. They present the mortality experience of the company for August and September, 1922, and for August and year 1921, and compare the death rates for white and colored policyholders for the first nine months of the years 1920, 1921, and 1922. The figures are based on a strength of approximately 14,000,000 insured persons.

Although these mortality rates are for a selected group, they are very good indices of comparative mortality conditions of the general population. The gross death rate in this group, however, is probably between 70 and 85 per cent of that in the registration area of the United States.

Death rates (annual basis) for principal causes per 100,000 persons exposed, among white and colored policyholders, for the first nine months (January-September) of 1920, 1921, and 1922.

[Industrial Department, Metropolitan Life Insurance Co.]

Cause of death.	Death rate per 100,000 persons exposed.					
	White.			Colored.		
	1922	1921	1920	1922	1921	1920
Total, all causes.....	843.8	820.6	981.3	1,404.3	1,353.5	1,577.0
Typhoid fever.....	4.4	5.4	5.4	10.2	12.4	11.1
Measles.....	5.1	4.2	11.2	2.0	1.9	4.6
Scarlet fever.....	5.6	8.3	6.4	.7	2.6	.7
Whooping cough.....	2.6	4.3	7.1	3.7	7.7	8.8
Diphtheria and croup.....	16.7	23.2	21.3	7.5	5.5	5.3
Influenza.....	22.6	8.1	65.0	47.6	18.8	104.4
Meningococcus meningitis.....	.7	1.0	1.0	.4	1.0	1.1
Tuberculosis (all forms).....	101.2	101.9	124.9	255.6	278.7	305.0
Tuberculosis of respiratory system.....	91.4	91.1	112.1	235.6	254.1	279.0
Tuberculosis of the meninges, etc.....	4.4	5.2	6.5	5.4	6.5	6.5
Other forms of tuberculosis.....	5.3	5.7	6.3	14.6	18.2	19.4
Cerebral hemorrhage; apoplexy.....	59.8	5.72	58.2	95.6	88.5	88.3
Organic diseases of the heart.....	123.1	109.7	115.1	194.2	172.0	179.7
Total respiratory diseases.....	86.1	79.4	135.4	145.9	129.1	222.0
Bronchitis.....	5.6	5.3	8.9	11.5	10.6	12.5
Bronchopneumonia.....	27.1	24.1	39.7	35.9	32.0	47.4
Pneumonia (lobar and undefined).....	45.8	41.9	76.2	87.1	74.5	147.4
Other diseases of respiratory system.....	7.6	8.1	10.6	11.4	11.9	14.6
Diarrhea and enteritis.....	10.8	16.0	15.9	13.9	15.2	15.1
Under 2 years.....	5.1	6.6	7.3	3.8	3.9	4.9
2 years and over.....	5.7	9.4	8.6	10.0	11.3	10.2
Acute nephritis.....	5.3	5.3	5.4	17.3	17.1	19.3
Chronic nephritis.....	64.7	62.8	68.7	119.0	109.4	112.7
Total puerperal state.....	18.7	19.6	23.7	27.1	27.7	31.2
Puerperal septicemia.....	7.0	8.7	8.1	12.1	11.9	13.1
Puerperal albuminuria and convulsions.....	4.6	4.5	4.9	6.1	7.8	7.1
Other diseases of puerperal state.....	7.1	6.4	10.6	9.0	8.0	11.0
Total external causes ¹	69.3	69.8	69.4	94.6	99.7	93.4
Suicides.....	8.3	8.0	6.3	5.0	5.4	3.8
Homicides.....	3.6	3.5	3.3	26.1	27.8	23.4
Accidental and unspecified violence ²	57.3	58.2	59.3	63.4	66.4	65.9
Accidental drowning.....	8.5	9.9	7.4	10.1	11.4	10.0
Automobile accidents.....	13.2	11.9	10.6	7.8	8.5	6.0
War deaths.....	.1	.1	.6	(³)	.1	.4
All other and ill-defined causes of death.....	247.3	244.3	247.3	369.1	366.2	374.1

¹ Includes "War deaths."

² Excludes "War deaths."

³ No deaths.

Attention is called to the remarkable health record in this group of persons for the first nine months of 1922, it being stated that only once in the history of the company has there been a better one, namely, that for the corresponding period of 1921. Declines are shown in the mortality rates for most of the communicable diseases, decreases having been registered in all of these diseases except measles, influenza, and pneumonia. The measles rate, while higher than that for 1921, still remains below the average.

It is stated that the improvement in the gross tuberculosis death rate for the first nine months of 1922 is due almost entirely to the decline among the colored policyholders, the rate for 1922 among the whites (101.2 per 100,000) being almost the same as that for 1921 (101.9). The fractional decline recorded for the white persons in this group is stated to be due to lower rates for forms other than pulmonary tuberculosis, for which a small increase was noted.

The death rate (annual basis) for the month of September, 1922, is said to be the lowest ever recorded among the policyholders of the company. A comparison of the rates for September, 1922, with those for the corresponding month of 1921, shows that for every disease listed in the table, with the exception of measles, the mortality rate was lower this year than last.

Death rates (annual basis) for principal causes per 100,000 lives exposed, August and September, 1922, and September and year 1921.

[Industrial Department, Metropolitan Life Insurance Co.]

Cause of death.	Death rate per 100,000 lives exposed.			
	September, 1922.	August, 1922.	September, 1921.	Year 1921.
Total, all causes.....	743.6	816.7	812.0	870.6
Typhoid fever.....	9.4	8.9	14.0	6.7
Measles.....	.9	3.0	.6	3.2
Scarlet fever.....	2.6	2.0	3.4	7.0
Whooping cough.....	2.6	3.1	3.7	3.9
Diphtheria.....	10.1	9.1	18.1	23.8
Influenza.....	2.1	3.8	3.0	8.7
Tuberculosis (all forms).....	93.0	115.1	103.1	117.4
Tuberculosis of respiratory system.....	85.6	105.0	92.1	105.6
Cancer.....	71.4	74.4	74.0	71.7
Cerebral hemorrhage.....	51.3	56.3	53.6	62.1
Organic diseases of heart.....	100.6	111.8	100.8	117.4
Pneumonia (all forms).....	26.9	26.8	33.5	67.8
Other respiratory diseases.....	8.1	10.4	11.8	14.1
Diarrhea and enteritis.....	17.7	17.3	24.8	14.2
Bright's disease (chronic nephritis).....	58.8	64.6	65.2	68.0
Puerperal state.....	14.8	16.4	16.3	19.8
Suicides.....	8.5	8.0	8.1	7.6
Homicides.....	8.0	6.4	5.9	6.7
Other external causes (excluding suicides and homicides).....	62.6	67.3	62.0	57.6
Traumatism by automobile.....	16.5	15.5	14.5	12.2
All other causes.....	194.3	212.2	210.1	192.9